

In re:
Jose M. Munoz
Debtor

Case No. 20-10107-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Mar 18, 2021

User: admin
Form ID: pdf900

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2021:

Recip ID	Recipient Name and Address
db	+ Jose M. Munoz, 1017 N. Front St., Reading, PA 19601-1401
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
14510355	+ John A. DiGiamberardino, Esq., Case & DiGiamberardino, P.C., 845 N. Park Road, Ste. 101, Wyomissing, PA 19610-1342
14448916	+ KML Law Group, P.C., 701 Market St., Ste. 5000, BNY Independence Ctr., Philadelphia, PA 19106-1541
14470810	+ Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14448918	+ Midland Funding, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
14448919	+ Midland Funding LLC, P.O. Box 2001, Warren, MI 48090-2001
14454965	+ PENNSYLVANIA HOUSING FINANCE AGENCY, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14465958	+ Sunrise Credit Services, 260 Airport Plaza, Farmingdale, NY 11735-4021
14448921	+ Sunrise Credit Services, Inc., Attn: Bankruptcy, 260 Airport Plaza, Farmingdale, NY 11735-4021
14448922	+ Torres Credit, Attn: Bankruptcy, Po Box 189, Carlisle, PA 17013-0189

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 19 2021 03:50:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Mar 19 2021 03:50:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14473903	Email/Text: ally@ebn.phinsolutions.com	Mar 19 2021 03:50:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
14448911	+ Email/Text: ally@ebn.phinsolutions.com	Mar 19 2021 03:50:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
14448912	+ Email/Text: bsimmons@amsher.com	Mar 19 2021 03:50:00	AmSher Collection Srv, 4524 Southlake Parkway, Ste 15, Hoover, AL 35244-3271
14448913	Email/Text: bankruptcy@bbandt.com	Mar 19 2021 03:50:00	BB&T, Attn: Bankruptcy, Po Box 1847, Wilson, NC 27894
14475104	+ Email/Text: bankruptcy@bbandt.com	Mar 19 2021 03:50:00	Branch Banking and Trust, now Truist, PO Box 1847, Wilson, NC 27894-1847, Mailcode 27894-1847
14465957	Email/Text: documentfiling@lciinc.com	Mar 19 2021 03:50:00	Comcast, P.O. Box 3005, Southeastern, PA 19398-3005
14448914	+ Email/Text: bankruptcy_notifications@ccsusa.com	Mar 19 2021 03:51:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
14448915	Email/Text: mrdiscen@discover.com	Mar 19 2021 03:50:00	Discover Financial, Attn: Bankruptcy Department,

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14453829	Email/Text: mrdiscen@discover.com	Mar 19 2021 03:50:00	Po Box 15316, Wilmington, DE 19850 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14455038	Email/PDF: resurgentbknofications@resurgent.com	Mar 19 2021 02:36:46	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14448917	+ Email/PDF: resurgentbknofications@resurgent.com	Mar 19 2021 02:47:48	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14448920	+ Email/Text: blegal@phfa.org	Mar 19 2021 03:50:00	PHFA, 211 N. Front St., Harrisburg, PA 17101-1466
14483904	+ Email/Text: blegal@phfa.org	Mar 19 2021 03:50:00	Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
14477471	Email/Text: bnc-quantum@quantum3group.com	Mar 19 2021 03:50:00	Quantum3 Group LLC as agent for, Second Round Sub LLC, PO Box 788, Kirkland, WA 98083-0788
14456542	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Mar 19 2021 02:48:55	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14465960	Email/Text: bkrcy@ugi.com	Mar 19 2021 03:51:00	UGI, 225 Morgantown Road, Reading, PA 19611

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14465959	*+	Torres Credit, Attn: Bankruptcy, Po Box 189, Carlisle, PA 17013-0189

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2021 at the address(es) listed below:

Name	Email Address
JOHN A. DIGIAMBERARDINO	on behalf of Debtor Jose M. Munoz jad@cdllawoffice.com dmk@cdllawoffice.com
JOHN A. DIGIAMBERARDINO	on behalf of Plaintiff Jose M. Munoz jad@cdllawoffice.com dmk@cdllawoffice.com
LEON P. HALLER	on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com
REBECCA ANN SOLARZ	

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on behalf of Creditor Pennsylvania Housing Finance Agency bkgroup@kmlawgroup.com

SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Jose M. Munoz,	:	Chapter 13
	:	
Debtor	:	Bky. No. 20-10107 PMM

ORDER

AND NOW, after notice and hearing, and, as discussed in open court at the hearing held held in this matter on March 18, 2021,

It is hereby **ORDERED** that confirmation of Debtor's Chapter 13 Plan is **DENIED**.



Date: March 18, 2021

**HON. PATRICIA M. MAYER
U.S. BANKRUPTCY JUDGE**